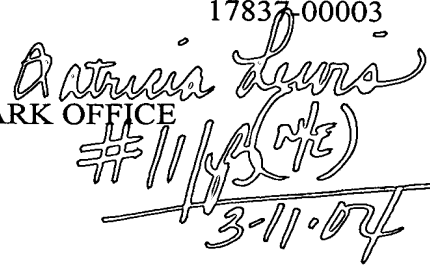


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PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marcial et al.

Serial No.: 09/630,061

Filed: August 1, 2000

For: **SYSTEMS AND METHODS
FOR CREDIT LINE
MONITORING**

Art Unit: 3621

Examiner: Cheung, Mary Da Zhi Wang

AMENDMENT AFTER FINAL

Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313

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GROUP 3600

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated November 19, 2003 and made final.